

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Christopher Gerald Raab Debtor Case No. 18-17382-ref Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4 User: dlv Page 1 of 2 Date Rcvd: Dec 07, 2018 Form ID: 3091 Total Noticed: 51

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 09, 2018.
                  Christopher Gerald Raab,
db
                                                 253 Main St, Mohnton, PA 19540-2207
                 +WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
tr
                   Reading, PA 19606-2265
                 +Bureau of Audit and Enforcement,
smg
                                                          City of Allentown,
                                                                                  435 Hamilton Street,
                   Allentown, PA 18101-1603
                 City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre
smg
                                              3501 Corporate Pkwy, P.O. Box 520,
                                                                                             Centre Valley, PA 18034-0520
smg
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
sma
                 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 +Bayview Loan Svc., LLC, Kevin G. McDonald, Esq, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Berks County Court of Common Pleas, 633 Court St, Reading, PA 19601-4302
smg
14237498
14226207
                  Berks County Court of Common Pleas, 633 Court St, Readi:
Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
                                                                                 Reading, PA19601-4302
14226229
14226208
                                     PO Box 6497,
                                                        Sioux Falls, SD57117-6497
14226230
                  Best Buy/CBNA,
                  CGR Construction, Inc, 253 Main St, Mohnton, PA 19540-2207 CGR Construction, Inc, 253 Main St, Mohnton, PA19540-2207
14226212
14226234
                  Cabelas WFB, PO Box 82608, Lincoln, NE 68501-2608 Cabelas WFB, PO Box 82608, Lincoln, NE68501-2608
14226209
14226231
                  Cabelas WFB, PO Box 82000, Ellicolli, NEGOSI 2000
Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
Denise L Zatratz, 253 Main St, Mohnton, PA 19540-2207
Forloff Stoudt Attorneys. 2640 Westview Dr, Wyomissing
14226213
14226214
14226217
                  Kozloff Stoudt Attorneys, 2640 Westview Dr,
14226218
                                                                          Wyomissing, PA 19610-1186
                  VIST Bank, PO Box 741, Leesport, PA 19533-0741
VIST Bank, PO Box 741, Leesport, PA19533-0741
14226226
14226248
14226225
                 +Visions Federal Credit Union, 24 McKinley Ave, Endicott, NY 13760-5491
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: shawn_lau@msn.com Dec 08 2018 03:28:46 SHAWN J. LAU, Lau & Associates,
aty
                   4228 St. Lawrence Avenue, Reading, PA 19606
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 08 2018 03:29:47
sma
                   Pennsylvania Department of Revenue,
                                                               Bankruptcy Division,
                                                                                         P.O. Box 280946.
                 Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 08 2018 03:30:18
smg
                                                                                                        U.S. Attorney Office,
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 08 2018 03:29:55
                                                                                                 United States Trustee,
                   Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                                 Philadelphia, PA 19107-4405
                  E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 08 2018 03:30:19
14226206
                   Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd Fl 5,
                                                                                            Miami, FL 33146-1837
14226228
                  E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 08 2018 03:30:19
                  Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd Fl 5, Miami, FL33146-1837 EDI: CAPITALONE.COM Dec 08 2018 08:13:00 Capital One / Boscov's, PO Box 30253
                                                                       Capital One / Boscov's, PO Box 30253,
14226210
                  Salt Lake City, UT 84130-0253
EDI: CAPITALONE.COM Dec 08 2018 08:13:00
14226232
                                                                       Capital One / Boscov's, PO Box 30253,
                   Salt Lake City, UT84130-0253
                  EDI: CAPITALONE.COM Dec 08 2018 08:13:00
14237938
                                                                       Capital One Bank (USA), N.A., PO Box 71083,
                   Charlotte, NC 28272-1083
                  EDI: CAPITALONE.COM Dec 08 2018 08:13:00
14226211
                                                                       Capital One/Best Buy, PO Box 30253,
                   Salt Lake City, UT 84130-0253
                   EDI: CAPITALONE.COM Dec 08 2018 08:13:00
14226233
                                                                       Capital One/Best Buy, PO Box 30253,
                   Salt Lake City, UT84130-0253
                  E-mail/Text: bankruptcycollections@citadelbanking.com Dec 08 2018 03:31:02
14226215
                   Citadel Federal Credit Unio, 520 Eagleview Blvd,
                                                                                Exton, PA 19341-1119
                  E-mail/Text: bankruptcycollections@citadelbanking.com Dec 08 2018 03:31:02
14226237
                   Citadel Federal Credit Unio, 520 Eagleview Blvd, Exton, PA19341-1119
14226216
                  EDI: WFNNB.COM Dec 08 2018 08:13:00
                                                                 Comenity Bank/TREK,
                                                                                          Comenity Bank/TREK,
                   PO Box 182789, Columbus, OH 43218-2789
14227024
                 +EDI: PRA.COM Dec 08 2018 08:13:00
                                                               PRA Receivables Management, LLC,
                   Norfolk, VA 23541-1021
                  EDI: RMSC.COM Dec 08 2018 08:14:00
14226220
                                                                SYNCB/ Sam's Club DC,
                                                                                          PO Box 965036,
                   Orlando, FL 32896-5036
14226242
                  EDI: RMSC.COM Dec 08 2018 08:14:00
                                                                SYNCB/ Sam's Club DC,
                                                                                           PO Box 965036,
                   Orlando, FL32896-5036
                  EDI: RMSC.COM Dec 08 2018 08:14:00
14226221
                                                                SYNCB/HH Gregg, PO Box 965036,
                   Orlando, FL 32896-5036
                  EDI: RMSC.COM Dec 08 2018 08:14:00
14226243
                                                                SYNCB/HH Gregg, PO Box 965036,
                                                                                                         Orlando, FL32896-5036
14226222
                  EDI: RMSC.COM Dec 08 2018 08:14:00
                                                                SYNCB/Home Design-Outdoor Living,
                                                                                                          PO Box 965036,
                   Orlando, FL 32896-5036
                  EDI: RMSC.COM Dec 08 2018 08:14:00
14226244
                                                                SYNCB/Home Design-Outdoor Living,
                                                                                                          PO Box 965036,
                   Orlando, FL32896-5036
                  EDI: RMSC.COM Dec 08 2018 08:14:00
14226223
                                                                SYNCB/Old Navy. PO Box 965036.
                   Orlando, FL 32896-5036
14226245
                  EDI: RMSC.COM Dec 08 2018 08:14:00
                                                                SYNCB/Old Navy, PO Box 965036, Orlando, FL32896-5036
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| District/off | : 0313-4 | User: dlv | | Page 2 of 2 | | D | ate Rcvd: Dec 07, 2018 |
|---------------|-----------------|---------------------|-------------|----------------|-------------|-----------|-----------------------------------|
| | | Form ID: 309I | | Total Notice | ed: 51 | | |
| | | | | | | | |
| Notice by ele | ectronic transm | ission was sent to | the follow | ing persons/e | ntities by | the Bank | ruptcy Noticing Center |
| (continued) | | | | 5 1 | | | 3 |
| 14226219 | EDI: SEARS. | COM Dec 08 2018 08 | :13:00 | Sears/CBNA, | PO Box 628 | 32, | |
| | | s, SD 57117-6282 | | | | | |
| 14226224 | | RP.COM Dec 08 2018 | 08:13:00 | Tractor Sup | pply/CBNA, | PO Box | 6497, |
| | | s, SD 57117-6497 | | | | | |
| 14226246 | | RP.COM Dec 08 2018 | 08:13:00 | Tractor Sup | pply/CBNA, | PO Box | 6497, |
| | | s, SD57117-6497 | | | | | |
| 14226227 | | L.COM Dec 08 2018 | | | • | | Austin, TX 78708-1607 |
| 14226249 | EDI: RCSDEL | L.COM Dec 08 2018 | 08:13:00 | Webbank/DFS | , PO Box | 81607, | Austin, TX78708-1607 TOTAL: 28 |
| * | **** DVD766ED D | ECIPIENTS (undelive | orablo * d | unlicato\ ***: | ** | | |
| aty* | | LER*R, Interim C | | | | nao Arron | uo Guito 100 |
| aty" | | A 19606-2265 | napter 13 1 | rustee, 290. | I St. Lawre | ence Aven | ue, suite 100, |
| 14226235* | Chase Auto, | PO Box 901003, | Fort Wort | h, TX 76101-20 | 003 | | |
| 14226236* | Chase Mortg | age, PO Box 2469 | 6, Columb | us, OH 43224-0 | 0696 | | |
| 14226238* | Comenity Ba | nk/TREK, Comenit | y Bank/TREK | , PO Box 182 | 2789, Col | lumbus, O | Н 43218-2789 |
| 14226239* | Denise L Za | tratz, 253 Main | St, Mohnt | on, PA 19540-2 | 2207 | | |
| 14226240* | Kozloff Sto | udt Attorneys, 2 | 640 Westvie | w Dr, Wyomis | ssing, PA 1 | 19610-118 | 6 |
| 14226241* | Sears/CBNA, | PO Box 6282, | Sioux Falls | , SD 57117-628 | 82 | | |
| 14226247* | +Visions Fed | eral Credit Union, | 24 McKin | ley Ave, End | dicott, NY | 13760-54 | |
| | | | | | | | TOTALS: 0, * 8, ## 0 |

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on December 6, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmllawgroup.com SHAWN J. LAU on behalf of Debtor Christopher Gerald Raab shawn_lau@msn.com, g61705@notify.cincompass.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,

ECF_FRPA@Trustee13.com

TOTAL: 5

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| | <u> </u> | Paye 3 01 4 |
|---------------------|--|--|
| Information to | identify the case: | r ago o or r |
| Debtor 1 | Christopher Gerald Raab | Social Security number or ITIN xxx-xx-5720 |
| | First Name Middle Name Last Name | EIN |
| Debtor 2 | First Name Middle Name Last Name | Social Security number or ITIN |
| (Spouse, if filing) | riist Name - Middle Name - Last Name | EIN |
| United States Ban | kruptcy Court Eastern District of Pennsylvania | Date case filed for chapter 13 11/6/18 |
| Case number: 1 | 8-17382-ref | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: |
|----|---|--|--|
| 1. | Debtor's full name | Christopher Gerald Raab | |
| 2. | All other names used in the last 8 years | aka Christopher G. Raab, aka Christopher Raab | |
| 3. | Address | 253 Main St Mohnton, PA 19540–2207 | |
| | | SHAWN J. LAU | Contact phone (610) 370-2000 |
| 4. | Debtor's attorney Name and address | Lau & Associates 4228 St. Lawrence Avenue Reading, PA 19606 | Email: shawn_lau@msn.com |
| 5. | Bankruptcy trustee | WILLIAM MILLER*R | Contact phone 610-779-1313 |
| | Name and address | Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606 | Email: ecfemail@FredReigleCh13.com |
| 6. | Bankruptcy clerk's office | | Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M |
| | Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 400 Washington Street Suite 300 Reading, PA 19601 | Reading Office — 8:00 A.M. to 4:30 P.M. |
| | | | Contact phone (610)2085040 |
| | | | Date: 12/7/18 |

For more information, see page 2

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Debtor Christopher Gerald Raab Case number 18–17382–ref

| 7 | Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. | January 8, 2019 at 02:00 PM | Location: 2901 St. Lawrence Ave, Reading, PA 19606 | | | |
|---|--|---|--|--|--|--|
| | Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | | | | |
| 8 | Deadlines The bankruptcy clerk's office must receive these documents and any | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 3/9/19 | | | |
| | required filing fee by the following deadlines. | You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or | | | | |
| | | a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | | | |
| | | Deadline for all creditors to file a proof of claim Filing deadline: 1/15/19 (except governmental units): | | | | |
| | | Deadline for governmental units to file a proof of claim: | Filing deadline: 5/5/19 | | | |
| A proof of claim is a signature. A proof of claim is a signature. Www.uscourts.gov or are if you do not file a proof proof of claim even if you secured creditors retain claim submits the credite. | | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be p proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial. | baid on your claim. To be paid, you must file a ebtor filed. her they file a proof of claim. Filing a proof of with consequences a lawyer can explain. For | | | |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors | | | |
| 9 | . Filing of plan | The debtor has filed a plan. This plan proposes payment to the trustee of 300.00 p. The hearing on confirmation will be held on: 2/21/19 at 09:00 AM, Location: Courtroom 1, Third Floor, The Mac PA 19601 | • | | | |
| 1 | Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case. | you may file a motion asking the court to United States bankruptcy law if you have any | | | |
| 1 | 1. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue t court orders otherwise. | s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The | | | |
| 1: | 2. Exempt property | The law allows debtors to keep certain property as exempt. Fully ex to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file | st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law | | | |
| 1: | 3. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the ot exemptions in line 8. | scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you | | | |